

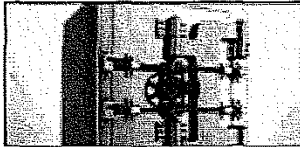
EXHIBIT A

ered by Women - DBusiness Magazine

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There are more ways to protect a bank's assets.

2017 Powered by Women

From reader nominations, DBusiness selected eight professional women who are driving growth in Michigan, the nation, and the world.

PROFILES BY DAN CALABRESE, NORM SINCLAIR, GARY WITZENBURG, ILENE WOLFF // PHOTOGRAPHS BY JENNY RISHER

Published: August 9, 2017

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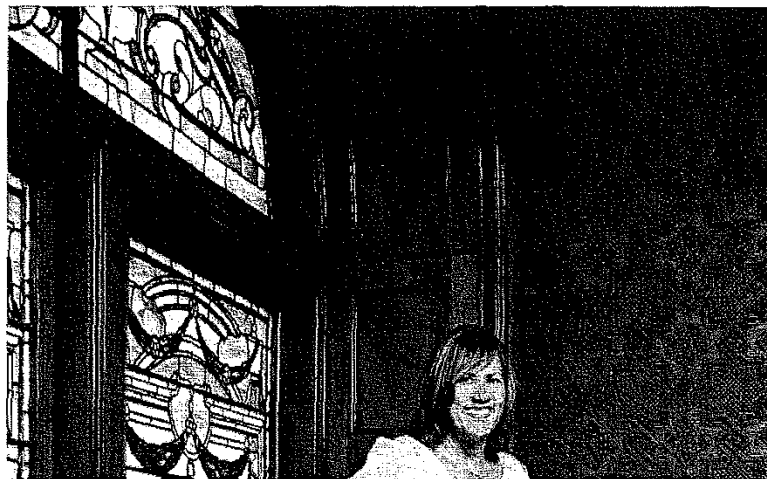
Terri Harwood // Katie Bowman Coleman // Amy B. Robinson // Monica Martinez

Lilly Epstein Stotland // Christine Sitek // Tricia Ruby // Sara Blackmer

Terri Harwood

COO • North American Bancard Holdings, Troy
Employees: 1,000 • Processing Volume: \$36B

When Terri Harwood was raising two boys, she experienced the tug that so many women feel. She wanted to work, but didn't want to put her children in daycare. So she sought a part-time job on a shift that would



coordinate well with her husband's day job.

"I grew up in a household where your work ethic was a very important element of your character," says Harwood, who had a paper route when she was 11 years old. "I've never not worked."

The young mother found a position on the afternoon shift in the call center at a payments

processing company, and worked with another woman in customer service. Harwood quickly found out she had a knack for finding the right answer for a caller, and doing it quickly. She was also adept at coaching her co-workers, and recommended how to improve their training.

The year after she started, the company promoted Harwood to a managerial position and helped launch what would become a successful career in the payments processing industry. "They said, 'Look, we need more people to do it the way you do it,' " Harwood recalls. "It was a lot about listening and asking more probing questions, to understand what the customer really wanted to know."

She rose through managerial positions at her company, and then ascended to the C-suite with a second payments processor. Five years ago, North American Bancard Holdings in Troy, the 12th highest-volume payments processor in the United States, hired Harwood as COO.

Thanks to the recent acquisition of a competitor, North American Bancard projects that its annual payments processed will reach \$50 billion this year. At that level, the company would be ranked the seventh highest-volume payments processor nationwide.



The acquisition promises to increase the company's distribution channels, too, and will expand its geographic reach to include Canada. Prior to the acquisition, North American Bancard served some 250,000 small- and medium-size merchants, including QVC, Modernistic, and Wallside Windows.

Four months after starting at the business, Harwood was instrumental in getting the company's leaders to attend an offsite Franklin Covey leadership development session. The offering was something new for the company, and there was no guarantee it would prove useful. "After the first day, (someone) pulled me aside and said, 'I've worked here for 11 years and this is the first time (we've had) a professional development training,' " she recalls.

Harwood also established a local chapter of the Women's Network in Electronic Transactions at the company in 2015, and last year enlisted her company as a sponsor for an organizational event .

After 26 years in the business, Harwood's days of answering client calls on the afternoon shift are long gone, but some things have remained the same. For one, her phone rings and pings constantly. "I used to have a sign in my office that said, 'Help, I'm talking and can't shut up,' " Harwood says. "I really love to talk to people."

Her focus on finding the right answer quickly for a merchant client hasn't changed, either. "A lot of people in our industry focus on technology," she says. "I have to focus on customer service."

As good as Harwood is at finding answers, she's recently encountered some communication snags that may stem from her being female. "It's kind of interesting, really," she says. "There are circumstances when, rather than consult me for items that are in my span of control, my peer group (all male) is consulted instead."

When her peers come to Harwood for the answer, which they inevitably must, she takes control and goes back to the initial requestor with the information — reminding them of where the answers actually are. "I'm a pretty assertive individual and I don't lack knowledge in this industry," she says. "Most of my mentors and direct bosses have been men, so I model a lot of my behavior after them." — *Ilene Wolff*

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